

# Dental Insurance Premium Summary

## For Plans Approved by Colorado Division of Insurance for 2014



The ranges below represent both plans to be offered by Connect for Health Colorado, Colorado's exchange, and plans not offered through Connect for Health Colorado. Premiums are monthly, per individual, and are based on a 40-year-old. Plans are categorized into two coverage levels: low, meaning the plan pays about 70% of costs, and high, meaning the plan pays about 85%.

Two key factors account for the variability of the premiums.

1. **Geography** – The range shown for each level includes rates submitted for plans across all regions of the state. Some regions have higher healthcare costs, leading to higher health insurance costs in those regions.
2. **Plan Design** – Within each level of coverage, there is variability among deductibles, co-payments and out-of-pocket maximums. These differences provide more choices for consumers.

### ON EXCHANGE

#### Individual Plans

Coverage Level	Lowest	Highest
Low (70%)	\$15.90	\$63.17
High (85%)	\$16.50	\$67.37

#### Small Group Plans

Coverage Level	Lowest	Highest
Low (70%)	\$11.86	\$63.62
High (85%)	\$28.74	\$63.62

### OFF EXCHANGE

#### Individual Plans

Coverage Level	Lowest	Highest
Low (70%)	\$24.31	\$63.17
High (85%)	\$32.00	\$63.17

#### Small Group Plans

Coverage Level	Lowest	Highest
Low (70%)	\$11.86	\$63.62
High (85%)	\$27.74	\$63.62